

<i>SERFF Tracking Number:</i>	<i>UFFL-125605755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Home Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38727</i>
<i>Company Tracking Number:</i>	<i>200-434 6-08</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>200-434 6-08</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: United Home Life Insurance Company

Product Name: 200-434 6-08

SERFF Tr Num: UFFL-125605755 State: ArkansasLH

TOI: L04I Individual Life - Term

SERFF Status: Closed

State Tr Num: 38727

Sub-TOI: L04I.213 Specified Age or Duration -

Co Tr Num: 200-434 6-08

State Status: Approved-Closed

Fixed/Indeterminate Premium - Single Life

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Jeanie Fitch, Karen Hynes Disposition Date: 04/25/2008

Date Submitted: 04/16/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filed concurrently
with our state of domicile, Indiana.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/25/2008

State Status Changed: 04/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Enclosed please find the above noted form for your review and approval. The above noted form is new and does not replace any form currently on file with your department.

Form 200-434 6-08 (AR) is a term life insurance to age 95 policy that will be marketed through independent agents. Premiums are guaranteed and level for the first thirty years and are attained age (ART) premiums for years 31 and later.

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Reserves and nonforfeiture values are based on the 2001 CSO Mortality Tables. As this policy has no non-guaranteed elements, it is not subject to the Illustration Regulation.

Form 200-434 6-08 (AR) will be issued with form 200-498A 5-06 (AR), Term Life Insurance Application, approved by your department June 19, 2006.

We hereby certify we are in compliance with Ark. Code Ann. 23-79-138 and Regulation 49 and this submission meets the provisionis of Rule 19.

We reserve the right to make any typographical corrections, or make minor revisions to the appearance of the forms due to printing constraints.

If you have any questions or need any additional information, please feel free to contact me at 317.692.7465 or by email at Karen.Hynes@infarmbureau.com.

Company and Contact

Filing Contact Information

Karen Hynes,	karen.hynes@infarmbureau.com
225 S East	(317) 692-7465 [Phone]
Indianapolis, IN 46202	

Filing Company Information

United Home Life Insurance Company	CoCode: 69922	State of Domicile: Indiana
225 S. East St.	Group Code:	Company Type: LAH
Indianapolis, IN 46202	Group Name:	State ID Number:
(317) 692-7465 ext. [Phone]	FEIN Number: 35-0841899	

Filing Fees

Fee Required?	Yes
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<i>Project Name/Number:</i>	<i>/</i>		
Fee Amount:	\$50.00		
Retaliatory?	No		
Fee Explanation:	Arkansas imposes a filing fee of \$50 per contract.		
Per Company:	No		

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United Home Life Insurance Company	\$50.00	04/16/2008	19613959

SERFF Tracking Number:	UFFL-125605755	State:	Arkansas
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Product Name:	200-434 6-08		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	04/25/2008	04/25/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Express IssueForm Term 30 Policy Specifications		Karen Hynes	04/16/2008	04/16/2008

SERFF Tracking Number: *UFFL-125605755*

State: *Arkansas*

Filing Company: *United Home Life Insurance Company*

State Tracking Number: *38727*

Company Tracking Number: *200-434 6-08*

TOI: *L04I Individual Life - Term*

Sub-TOI: *L04I.213 Specified Age or Duration -*

Fixed/Indeterminate Premium - Single Life

Product Name: *200-434 6-08*

Project Name/Number: */*

Disposition

Disposition Date: 04/25/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	UFFL-125605755	State:	Arkansas
Filing Company:	United Home Life Insurance Company	State Tracking Number:	38727
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Product Name:	200-434 6-08		
Project Name/Number:	/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Express Issue Term 30		Yes
Form (revised)	Express Issue Term 30 Policy Specifications		Yes
Form	Express Issue Term 30 Policy Specifications		Yes

SERFF Tracking Number: UFFL-125605755 State: Arkansas

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Company Tracking Number: 200-434 6-08

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: 200-434 6-08

Project Name/Number: /

Amendment Letter

Amendment Date:

Submitted Date: 04/16/2008

Comments:

Policy Specifications were inadvertently attached in Word. An Adobe version is attached.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
200-434 6-08 (AR)	Schedule Pages	Express Issue Term 30 Policy Specification s	Initial					200-434 Policy Specification - AR.pdf

SERFF Tracking Number: UFFL-125605755 State: Arkansas

Filing Company: United Home Life Insurance Company State Tracking Number: 38727

Company Tracking Number: 200-434 6-08

TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life

Product Name: 200-434 6-08

Project Name/Number: /

Form Schedule

Lead Form Number: 200-434 6-08 (AR)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	200-434 6-08 (AR)	Policy/Cont ract/Fratern al Certificate	Express Issue Term 30	Initial		52	200-434 - AR.pdf
	200-434 6-08 (AR)	Schedule Pages	Express Issue Term 30 Policy Specifications	Initial			200-434 Policy Specification - AR.pdf



UNITED HOME LIFE INSURANCE COMPANY

Post Office Box 7192
Indianapolis, Indiana 46207-7192
1-800-428-3001

Insured: [John Doe]
Policy Number: [1234567]

This policy is a contract between you, the Owner, and Us, United Home Life Insurance Company.

It is important to Us that you are satisfied with your policy and that it meets your insurance goals. We urge you to read it carefully. If you are not satisfied, you may mail or deliver this policy to Us, the agent who sold the policy or any other agent of our Company within 20 days of the date it was delivered to you. If you do, it will be deemed void from the beginning. We will send you a full refund of any premiums paid.

Signed at Our Home Office in Indianapolis, Indiana, on the Policy Date.

Lynn B. Jongleux
Secretary

Donald B. Villbrook
President

**EXPRESS ISSUE TERM 30
GRADED PREMIUM TERM TO AGE 95**

Life Insurance payable at death before age 95. See schedule for amount of insurance and premiums. This policy is Nonparticipating - No Dividends.

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DEFINITIONS

Owner:	The person named in the application as the Owner, or any successor or transferee of the Owner.
We, Us, Our:	United Home Life Insurance Company
Insured:	The person whose life is insured by this policy as shown on the application.
Home Office:	United Home Life Insurance Company Post Office Box 7192 Indianapolis, Indiana 46207-7192
Expiry Date:	The date on which coverage under this policy expires. This is the date when the Insured's age turns 95, as shown on page 3.
Beneficiary:	The person receiving the death Proceeds of this policy. The one named in the application as Beneficiary unless later changed by the Owner or disqualified by law from receiving the Proceeds.
Proceeds:	The benefits payable as a result of death of the Insured.
Attained Age:	The age at issue plus the number of years from the Policy Date to the most recent Policy Anniversary.
Policy Date:	The date labeled as such in the Policy Specifications. All Policy Years and anniversaries are measured from the Policy Date.
Monthly Anniversary:	The day of each month that corresponds with the day of the Policy Date. This will be the last day of the current month if the day of the Policy Date is the 29th, 30th, or 31st, and the current month does not contain these days.
Policy Month:	Period from the day of the month the Policy Date fell on, to the day prior to the same day in the following month.
Policy Anniversary:	The date each year that corresponds with the Policy Date. The first Policy Anniversary is one year after the Policy Date.
Policy Year:	The period from the Policy Date to the first Policy Anniversary, or from one Policy Anniversary to the next.
Policy Debt:	The amount of all outstanding policy loans plus accrued interest.

THE CONTRACT

General - This policy is issued in consideration of the application and the payment of the first premium. This policy and the application are the entire contract. All statements in the application, in the absence of fraud, are representations and not warranties. No statement will void this policy or be used in defense of a claim unless:

- a. such statement is contained in the application; and
- b. a copy of the application is attached to this policy at issue.

Only Our President or Secretary may change or waive the terms of this policy. Any changes or waivers must be in writing.

Incontestability - We will not contest this policy, except for fraud, after it has been in force during the Insured's lifetime for two years from the Policy Date. This does not apply to nonpayment of premiums, to any Waiver of Premium Rider, or to any rider added to this policy after the Policy Date.

Misstatement of Age or Sex - If the Insured's age or sex is misstated, We will adjust the payments under this policy. The Proceeds will be the amount the premiums paid would have purchased at the correct age and sex.

Suicide - If the Insured dies by suicide, whether sane or insane, within two years of the Policy Date, the Proceeds will equal the premiums paid.

Policy Settlement - All payments under this policy are made from Our Home Office. We may require the return of the policy.

Satisfactory proof of death must be sent to Our Home Office. We may require proof of the existence, identity, age, or other facts relating to any Beneficiary or payee. Settlement will be within two (2) months of receipt of such proof. Interest will be paid on the proceeds if not received by the beneficiary within 30 days. Interest will be paid at the same interest rate paid under Settlement Option 3 in the Policy.

Any payment made in good faith will fulfill Our obligation to the extent of the payment.

OWNERSHIP, ASSIGNMENT AND BENEFICIARY PROVISIONS

Ownership - The Owner of this Policy is stated in the application. While the Insured is alive, the Owner may exercise all rights of this policy without the consent of the Insured, any Revocable Beneficiary or Contingent Owner.

Change of Ownership - As long as the Owner is not the Insured, a Contingent Owner may be named. If the Insured becomes the Owner of this Policy, any prior designation of a Contingent Owner shall be void.

While the Insured is living, the Owner of the policy may be changed. Changing the Owner does not change the Beneficiary. Upon the death of the Owner the Contingent Owner becomes the owner of the policy. If there is no Contingent Owner, ownership will pass to the Owner's estate. Changes of ownership are subject to the rights of any Collateral Assignee.

Ownership change requests must be made in writing on a form satisfactory to Us. An ownership change request must be recorded by Us at Our Home Office. The change then will be effective as of the date the Ownership change request was signed whether or not the Insured was living on the date of recording. The change will be subject to any payment made or other action taken by Us before We received the written ownership change request.

Collateral Assignment - The Owner may assign this policy as collateral security. We are not responsible for the validity or effect of any assignment. The assignment must be made in writing on a form satisfactory to Us. The assignment must be recorded by Us at Our Home Office. The assignment will then be effective as of the date signed. The assignment is subject to any payment or action taken by Us before the assignment has been received at Our Home Office. The interest of any beneficiary will be subject to any collateral assignment made either before or after the beneficiary designation. A collateral assignment is not a transfer of ownership. A Collateral Assignee is not an Owner.

Beneficiary - The Beneficiary designations in the application remain in effect until the Owner changes them. During the lifetime of the Insured, the Owner may change the Beneficiary designations by submitting the request in writing, on a form satisfactory to Us. Such a Beneficiary change must be recorded by Us at Our Home Office. The change will then be effective as of the date the change request was signed, whether or not the Insured is living as of the date of recording of the change. Any change is subject to any action or payment made by Us before recording.

The primary Beneficiaries will receive the Proceeds of the Policy when the Insured dies. If the primary Beneficiary is not living at the Insured's death any contingent Beneficiary, if living, will receive the proceeds. If no Beneficiary is living when the Insured dies, the proceeds will be paid to the Owner; if the owner is not living, the proceeds will be paid to the estate of the Insured. If any Beneficiary dies within 14 days after the Insured, but before due proof of death of the Insured has been received at the Home Office, the payment of the proceeds shall be made as if such Beneficiary had died before the Insured. Unless otherwise specified, Beneficiaries will receive equal shares of the proceeds.

PREMIUM PROVISIONS

Premium Payments - Each premium must be paid on or before the due date. The first premium is due on the Policy Date. Premiums may be paid annually, semiannually, or quarterly. Premium due dates are computed from the Policy Date.

The premium amounts to be paid are shown in the Policy Specifications. The Owner may change the frequency of premium payments. The Owner may do this by providing Us with written notice and paying the exact premium amount for the new frequency, but only as of a premium due date at the new frequency.

Each premium is payable to Us at Our Home Office; or, the premium may be paid to an authorized agent in exchange for a receipt signed by Our President or Secretary and by the agent.

Grace Period - A grace period of 31 days without interest charge will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force.

If the premium is not paid by the end of the grace period, this policy will lapse without value unless the Options on Lapse are applicable.

If the Insured dies during the grace period, one-twelfth of an annual premium will be deducted from the Proceeds.

Reinstatement - If the grace period ends without sufficient premium being paid and the policy has not been surrendered for cash, this Policy may be reinstated within three years after the expiration of the grace period, but before the Expiry Date, and while the Insured is living. The reinstatement is subject to:

- a. Evidence of Insurability Satisfactory to Us.
- b. Payment of all past due Premiums along with 6% interest compounded annually.
- c. Payment or reinstatement of any policy loan, with interest due to date of reinstatement.

The date of reinstatement will be the Monthly Anniversary Day on or following the date the application for reinstatement is approved by Us. The Owner must submit this policy and a written request on a form satisfactory to Us, at Our Home Office. If all the conditions are satisfied, coverage under this policy will be effective as though it had continued in force from the lapse date to the date of reinstatement.

CASH VALUE

If all premiums have been paid, the cash value, if any, of this policy is the cash value as shown on Page 3b.

The cash value, if any, after a premium payment due date for which a payment has not been received will be:

- a. within 60 days - the cash value as on that due date.
- b. after 60 days - if this policy is continued as Extended Term Insurance, the cash value at any time is equal to the then net single premium for the amount of insurance in force for the remaining term.

During the 30 days after any Policy Anniversary, the cash value will not be less than on that anniversary date.

Net Cash Value - The net cash value of this policy is the cash value amount less any Policy Debt.

Surrender - The Owner may surrender this policy for its net cash value while the Insured is still alive. The Owner must submit this policy and a written request on a form satisfactory to Us, at Our Home Office. The surrender must be recorded by Us at Our Home Office. The surrender then will be effective as of the date the surrender request was signed, whether or not the Insured was living on the date of recording. The net cash value will be computed as of the Monthly Anniversary that coincides with or follows the effective date of the surrender. The policy will automatically be surrendered on the Expiry Date as shown on the Policy Specifications page. Upon surrender the policy terminates effective the date of the surrender.

Deferment of Surrender Payment - We may defer the payment to the Owner of the net cash value on surrender of this policy. We may not defer such payments for more than 6 months after we receive the Owner's surrender request for such payment at Our Home Office. If we defer payment on surrender for 30 days or more, we will pay interest at 6% per year from the date of surrender to the date of payment.

LOAN PROVISIONS

Right to Make Loans - At any time while the insured is living, You may obtain a loan from Us on the sole security of this policy whenever this Policy has a loan value.

Maximum Loan Available - The maximum amount that can be borrowed as of the date of the policy loan will equal:

- a. the net cash value; less
- b. interest for the policy loan computed to the next Policy Anniversary Date; less
- c. any premiums needed to pay the policy to the next Policy Anniversary Date.

Loan Interest - The loan interest rate is 7.4% per year in advance. When a loan is granted, interest is payable for the period through the next Policy Anniversary Date. Interest is also payable at the beginning of each Policy Year. Any interest not paid when due will be added to the Indebtedness and bear interest at the same rate.

Termination - At any time the Policy Debt exceeds the cash value, this policy may terminate without further value as provided in the Grace Period Section. However, in no event will the Policy terminate until 31 days after We have mailed a notice of termination to Your last known address and the last known address of any Collateral Assignee of record.

Other Borrowing Rules - Policy Debt may be repaid in whole or in part at any time while this Policy is in force prior to the death of the Insured.

We may delay granting any loan for up to six months, except for a loan to pay premiums on any policy We issue.

OPTIONS ON LAPSE

If any premium is not paid by the end of the grace period, the net cash value of the policy, if any, as of the due date of that premium will be used as a net single premium to continue insurance or the policy will be surrendered for cash.

The Owner may choose either option. If the Owner does not elect an option within 60 days of the premium due date, Option 1 will be effective.

Option 1 - Extended Term Insurance - This policy may be continued as nonparticipating Extended Term Insurance. The amount will be the face amount less any debt. The net cash value will be used as a net single premium to purchase Paid-Up Extended Term Insurance for as long a term as the net single premium will purchase.

Option 2 - Surrender for Cash - This policy may be surrendered for its net cash value. Surrender terminates the policy.

Basis of Computation - All minimum cash values and net single premiums are based on the Commissioners 2001 Standard Ordinary Male and Female Smoker and Nonsmoker Ultimate Mortality Tables and 5 percent (5%) interest.

A detailed statement of how the values were calculated is on file with the Insurance Supervisory Official of the state in which this Policy has been delivered. The values are not less than the values required by law.

Values for years not shown will be furnished upon request. Cash values during any Policy Year will be determined by Us with allowance for the time that has elapsed in that year and for any premiums paid for that year.

TERMINATION OF THE POLICY

This Policy will Terminate on the earliest of:

1. The Expiry Date listed on the Policy Specifications Page; or
2. The date the Policy is surrendered; or
3. The date the Policy lapses at the end of the Grace Period; or
4. The Death of the Insured; or
5. The end of the Extended Term period.

DEATH BENEFIT PROVISIONS

Death Benefit - The Proceeds payable on the Insured's death, subject to the Options on Lapse provision, will be:

1. the Face Amount as shown on Policy Specifications Page; plus
2. the amount of premium, if any, paid (but not waived under any attached Waiver of Premium rider) beyond the Policy Month in which the Insured dies; less
3. one-twelfth the annual premium for this policy if the Insured died during the grace period and the premium is unpaid; less
4. any Policy Debt.

The Face Amount, prior to any Policy Debt, will always be the greater of the Face Amount shown on the Policy Specifications Page or the minimum amount required to be classified as life insurance for federal income tax purposes.

Interest - If the claim is not paid within thirty (30) days of the Insured's death, interest will be paid from the date of the Insured's death until the proceeds are paid either in one sum or under a settlement option.

Claim - Settlement shall be made upon receipt of due proof of death and the interest of the claimant not later than sixty (60) days after receipt by Us of acceptable proof of death.

Compliance with the Definition of Life Insurance - This Policy is intended to qualify as a life insurance contract for Federal tax purposes. To that end, the provisions are to be interpreted to ensure or maintain such tax qualification, notwithstanding any other provision to the contrary.

If at any time the cash value under this Policy is about to exceed the net single premium to fund future benefits as specified for this Policy to qualify as a life insurance contract for Federal tax purposes, the death benefit under this Policy shall be increased so that at no time is this death benefit ever less than the amount necessary to ensure or maintain such tax qualification. To the extent that the death benefit as of any time is increased by this provision, appropriate adjustments shall be made in any benefit as of that time, retroactively or otherwise, that are consistent with such an increase, and such adjustments may be made by right of setoff against any death benefits payable.

We reserve the right to amend the Policy to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this Policy to any applicable changes in the tax qualification requirements. We will send you a copy of any such amendment. If you refuse such an amendment, it must be by giving us written notice, and your refusal may result in adverse tax consequences.

PAYMENT OF PROCEEDS

Proceeds - The Proceeds of this policy will be paid in one sum unless it is settled under one of the settlement options shown below. To use an option, the Proceeds must be at least \$5,000. The recipient of payments under an option will be referred to as the Payee.

Electing a Payment Option - While the Insured is living, the Owner may elect or change an option by filing with Our Home Office a written request on a form acceptable to Us. If no option is elected prior to the Insured's death, the Beneficiary shall choose the option. The option will not apply to any payments made prior to receiving the request. If the Owner chooses an option before the Insured dies, the option cannot be changed after the Insured's death. After payments have begun under Option 2, the option cannot be changed.

Option 1 - Income for a Fixed Period - We will make periodic payments in equal amounts for a fixed number of years. Table A shows the guaranteed monthly income for each \$1,000.00 of Proceeds. Payments are guaranteed for the number of years chosen.

Option 2 - Life Income with Fixed Period - The payments under this option must be payable to an individual in his own right. We will pay the periodic income for a fixed period, and for as long thereafter as the Payee lives. The fixed period may be ten (10) or twenty (20) years or any other period then being offered by Us. Payments will be in equal periodic amounts. The payment is based on the age and sex of the Payee. Table B shows the guaranteed monthly income for each \$1,000.00 of Proceeds.

Option 3 - Interest Income - We will hold the Proceeds as principal and will pay the interest periodically. The principal will be paid upon the Payee's written request or death.

Option 4 - Income of Fixed Amount - We will pay a periodic income of the amount chosen. The amount must be at least \$10.00 for each \$1,000.00 of the Proceeds and at least \$50.00 per periodic payment. We will pay for as long as the Proceeds and interest last.

Interest and Mortality Table - The rate of interest guaranteed under these Payment Options is 1.50% per year. The payment option rates are based on the Annuity 2000 Mortality Table.

Table A - Equal Period Payments for Fixed Period Per \$1,000.00 of Proceeds.

Years	Payment	Years	Payment
3	\$28.39	11	\$8.21
4	21.45	12	7.58
5	17.28	13	7.05
6	14.51	14	6.59
7	12.53	15	6.20
8	11.04	20	4.81
9	9.89	25	3.99
10	8.96	30	3.44

For other than monthly payments, multiply the monthly payment by the appropriate factor:

	Annual	Semiannual	Quarterly
Option 1	11.919	5.981	2.996

Table B - Monthly Life Income with Payments Guaranteed for Years Shown Per \$1,000.00 of Proceeds. (Based on Payee's age, nearest birthday, on due date of first payment.)

Male			Female	
10 Year	20 Year	Age	10 Year	20 Year
\$1.99	\$1.99	15	\$1.92	\$1.92
2.20	2.19	25	2.10	2.10
2.49	2.47	35	2.36	2.35
2.93	2.88	45	2.73	2.71
3.60	3.45	55	3.32	3.24
4.07	3.79	60	3.74	3.58
4.30	3.93	62	3.94	3.73
4.69	4.14	65	4.28	3.96
5.45	4.44	70	5.00	4.32
6.32	4.65	75	5.91	4.60
7.22	4.76	80	6.93	4.75

For other than monthly payments, multiply the monthly payment by the appropriate factor:

	Annual	Semiannual	Quarterly
Option 2	11.69	5.93	2.99

Supplementary Contract - If payments are made under an option, a supplementary contract will be issued. It will describe when and how payments are made, to whom the payments will be made, and how any remaining Proceeds are paid. The supplementary contract will be dated as of the Insured's death, if the Proceeds are death Proceeds; otherwise, it will be dated when the Proceeds become payable.

Payments will be made monthly unless quarterly, semiannual, or annual payments are chosen. If the payments would be less than \$50.00 each, they must be made on a less frequent basis.

The first payment under Option 1, 2, or 4 will be due on the date of the supplementary contract. The first payment under Option 3 will be due one (1) month after that date if payments are monthly, three (3) months if quarterly, six (6) months if semiannually, and twelve (12) months if annually.

We may increase payments under Option 1 or 2 by any additional interest as declared. Under Option 3, We may credit additional interest. Under Option 4, additional interest, if any, will be used to extend the number of payments.

After the date of the Supplementary Contract, the settlement cannot be changed or terminated before all payments, subject to its terms, have been made, except as: (a) otherwise stated in this provision; and (b) approved by Us at the time of election of the option and upon such terms as We deem necessary.

Commuted Benefit - Benefits under Options 1 and 4 may be commuted by the Payee during his/her lifetime. Any unpaid future guaranteed income payments shall be commuted using a rate of interest one percent (1%) higher than the rate used to calculate the original option.

Reserves - At or after the start of payments under an Optional Payment Provision, the reserve under this policy will be computed based on the Attained Age at the nearest birthday of the Payee and will be greater than or equal to those required by the minimum reserve standards of the Standard Valuation Law.

**EXPRESS ISSUE TERM 30
GRADED PREMIUM TERM TO AGE 95**

Life Insurance payable at death before age 95. See schedule for amount of insurance and premiums. This policy is Nonparticipating - No Dividends.

POLICY SPECIFICATIONS

POLICY DATE 09-30-2008
EXPIRY DATE 09-30-2068

PAGE 3A

INSURED

DOE, JOHN

POLICY NO 123456

\$100,000 FACE AMOUNT

INSURED'S SEX – MALE

AGE AT ISSUE – 35

OWNER – SEE APPLICATION

SCHEDULE OF BENEFITS & PREMIUMS

FORM NO	BASIC PLAN	PREMIUM PAYABLE
200 - 434 6-08	EXPRESS ISSUE TERM 30	\$418.00 30 YRS
	MALE NON - TOBACCO	

ADDITIONAL BENEFITS
NONE

PREMIUMS –
MONTHLY PAC \$38.87, QUARTERLY \$112.86, SEMI-ANNUAL \$221.54, ANNUAL \$418.00

SEE PAGE 3B FOR TABLE OF PREMIUMS AND GUARANTEED VALUES FOR ALL POLICY YEARS.

TABLE OF ANNUAL PREMIUMS AND VALUES
PREMIUMS INCLUDE BASE POLICY AND, IF APPLICABLE, ALL RATINGS, RIDERS AND
BENEFITS

Policy Year	Annual Premium**	Cash or Loan Value	Extended Term Insurance Years/ Days	Policy Year	Annual Premium**	Cash or Loan Value	Extended Term Insurance Years/ Days
1	418.00	0	0/0	31	5,528.00	0	0/0
2	418.00	0	0/0	32	6,058.00	0	0/0
3	418.00	0	0/0	33	6,626.00	0	0/0
4	418.00	0	0/0	34	7,228.00	0	0/0
5	418.00	0	0/0	35	7,887.00	0	0/0
6	418.00	0	0/0	36	8,627.00	0	0/0
7	418.00	0	0/0	37	9,597.00	0	0/0
8	418.00	0	0/0	38	10,575.00	0	0/0
9	418.00	0	0/0	39	11,674.00	0	0/0
10	418.00	0	0/0	40	12,896.00	0	0/0
11	418.00	0	0/0	41	14,191.00	0	0/0
12	418.00	0	0/0	42	15,551.00	0	0/0
13	418.00	0	0/0	43	16,960.00	0	0/0
14	418.00	0	0/0	44	18,400.00	0	0/0
15	418.00	0	0/0	45	19,909.00	0	0/0
16	418.00	0	0/0	46	26,818.00	0	0/0
17	418.00	0	0/0	47	29,056.00	0	0/0
18	418.00	0	0/0	48	31,476.00	0	0/0
19	418.00	0	0/0	49	34,092.00	0	0/0
20	418.00	0	0/0	50	36,922.00	0	0/0
21	418.00	0	0/0	51	39,981.00	0	0/0
22	418.00	0	0/0	52	43,287.00	0	0/0
23	418.00	0	0/0	53	46,861.00	0	0/0
24	418.00	0	0/0	54	50,724.00	0	0/0
25	418.00	0	0/0	55	54,899.00	0	0/0
26	418.00	0	0/0	56	59,409.00	0	0/0
27	418.00	0	0/0	57	64,283.00	0	0/0
28	418.00	0	0/0	58	69,549.00	0	0/0
29	418.00	0	0/0	59	75,237.00	0	0/0
30	418.00	0	0/0	60	82,900.00	0	0/0

*THE CASH VALUES AND EXTENDED TERM YEARS AND DAYS ARE SHOWN AS OF THE END OF EACH POLICY YEAR. THEY ASSUME ALL PREMIUMS HAVE BEEN PAID. ANNUAL PREMIUMS ARE SHOWN AS OF THE BEGINNING OF EACH POLICY YEAR.

**PREMIUMS ARE GUARANTEED AND NOT SUBJECT TO CHANGE

SERFF Tracking Number: *UFFL-125605755*

State: *Arkansas*

Filing Company: *United Home Life Insurance Company*

State Tracking Number: *38727*

Company Tracking Number: *200-434 6-08*

TOI: *L04I Individual Life - Term*

Sub-TOI: *L04I.213 Specified Age or Duration -*

Fixed/Indeterminate Premium - Single Life

Product Name: *200-434 6-08*

Project Name/Number: */*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UFFL-125605755 State: Arkansas
Filing Company: United Home Life Insurance Company State Tracking Number: 38727
Company Tracking Number: 200-434 6-08
TOI: L04I Individual Life - Term Sub-TOI: L04I.213 Specified Age or Duration -
Fixed/Indeterminate Premium - Single Life
Product Name: 200-434 6-08
Project Name/Number: /

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 04/11/2008

Comments:

Applicable certifications, other than the flesch certification, which is attached below, can be found in Filing Description in the General Information tab.

Attachment:

Readability.pdf

Review Status:

Satisfied -Name: Application 04/11/2008

Comments:

Form 200-434 6-08 (AR) will be issued with form 200-498A 5-06 (AR), Term Life Insurance Application, approved by your department June 19, 2006.

Review Status:

Satisfied -Name: Life & Annuity - Acturial Memo 04/11/2008

Comments:

Attachment:

200-434 06-08 Actuarial Memo.pdf



225 South East Street • P.O. Box 7192 • Indianapolis, IN 46207-7192


CERTIFICATION

I hereby certify the following score on the Flesch Reading Ease Test.

Form 200-434 6-08

Score 51.9

Date: 4/11/08



Carl L. Shepherd
Senior Vice President
United Home Life Insurance Company

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
FORM NO. 200-434 06/08

Description:

- This is a Term Insurance to age 95 plan.
- Premiums are level for the first thirty (30) years; and are attained age (ART) premiums for years 31 and after.
- This plan has guaranteed premiums. A table of the premiums is attached in Appendix II and Appendix III.
- Death Benefits are level.
- The premium structure creates one segment under Regulation XXX:
Segment 1 = Years 1-30, and the attained age ART exemption will apply in Years 31 and later.

Basis of Calculations:

- Unitary, Basic and Deficiency Reserves are based on the 2001 Commissioners Standard Ordinary Male/Female, Smoker/Non-Smoker Age Near Birthday Ultimate mortality tables and selection factors from the appendix of Guideline XXX for years 1 through 30.
- For years 31 and after Unitary and Basic reserves are based on the 2001 Commissioners Standard Ordinary Male/Female, Smoker/Non-Smoker Age Near Birthday Ultimate mortality tables.
- There are no 'X' factors used for this plan.
- Reserves are calculated using the Commissioners Reserve Valuation Method at the maximum valuation interest rate allowed by law. They are calculated using continuous functions.
- Policy cash values, paid up values and reserves will be based on 2001 Commissioners Standard Ordinary Male/Female, Smoker/Non-Smoker Age Near Birthday Ultimate mortality tables.
- Cash Values are the minimum allowed by the Standard Nonforfeiture Value Method.
- Extended Term Insurance periods will be rounded to the next higher day.

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
FORM NO. 200-434 06/08

Actuarial Formulae:

Present Value of Future Gross Premiums

$Prem_{[x]+t}$ = The Gross premiums per \$1,000 for issue age x at time t.

$GP_{[x]+t}$ = $Prem_{[x]+t}$ for deficiency gross premiums add the policy fee.

$$PVGP_{[x]} = \frac{\sum_{t=0}^{94-[x]} GP_{[x]+t} \cdot \bar{D}_{[x]+t}}{D_{[x]}}; \quad \text{Present value of Gross premiums at issue for insured age x.}$$

$$PVGP_{[x]+1} = \frac{\sum_{t=1}^{94-[x]} GP_{[x]+t} \cdot \bar{D}_{[x]+t}}{D_{[x]+1}}; \quad \text{Present value of Gross premiums at the end of the first year for insured age x.}$$

Present Value of Future Benefits

$$PVFB_{[x]} = \bar{A}_{[x]: 95-[x]}^1; \quad \text{Present value of future benefits for insured age x.}$$

where,

$$\bar{A}_{[x]: 95-[x]}^1 = \frac{\sum_{t=0}^{94-[x]} DB_{[x]+t} \cdot \bar{C}_{[x]+t}}{D_{[x]}}$$

$$DB_{[x]+t} = 1,000; \quad \text{For all ages and durations.}$$

UNITED HOME LIFE INSURANCE COMPANY
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Unitary Reserves

$$\bar{\alpha}_{[x]} = \frac{1000 \cdot \bar{C}_{[x]}}{D_{[x]}}; \quad \text{First Year Valuation premium using the Full Preliminary Term Method.}$$

$$k_{FPT[x]} = \frac{PVFB_{[x]+1}}{PVGP_{[x]+1}}; \quad \text{Net to Gross ratio using the Full Preliminary Term Method.}$$

$$k_{NL[x]} = \frac{PVFB_{[x]}}{PVGP_{[x]}}; \quad \text{Net to Gross ratio using the Net Level Method.}$$

If $\bar{\alpha}_{[x]} \leq k_{FPT[x]} \cdot GP_{[x]+1}$ use Full Preliminary Term Method for determining Net Premiums and Terminal Reserves. If $\bar{\alpha}_{[x]} > k_{FPT[x]} \cdot GP_{[x]+1}$ use the Net Level Method for determining Net Premiums and Terminal Reserves.

Net Valuation Premiums:

Full Preliminary Term:

$$\text{First Year Premium} = {}^U NP_{[x]} = \bar{\alpha}_{[x]}$$

$$\text{Renewal Premiums} = {}^U NP_{[x]+t} = k_{FPT[x]} \cdot GP_{[x]+t}$$

Net Level:

$$\text{Premium at time } t = {}^U NP_{[x]+t} = k_{NL[x]} \cdot GP_{[x]+t}$$

Terminal Reserves:

Terminal Reserve at duration 0 = 0

Full Preliminary Term:

Terminal Reserves at the end of duration 1 = 0

Terminal Reserve at the end of duration $t > 1 =$

UNITED HOME LIFE INSURANCE COMPANY
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$${}^U\bar{V}_{[x]} = PVFB_{[x]+t} - \frac{\sum_{s=t}^{94-x} GP_{[x]+s} \cdot \bar{D}_{[x]+s}}{D_{[x]+t}} \cdot k_{FPT[x]}$$

Net Level:

$$\text{Terminal Reserve at the end of duration } t > 0 = {}^U\bar{V}_{[x]} = PVFB_{[x]+t} - \frac{\sum_{s=t}^{94-x} GP_{[x]+s} \cdot \bar{D}_{[x]+s}}{D_{[x]+t}} \cdot k_{NL[x]}$$

Mean Reserves:

$$\text{Mean Reserve in duration } t = {}^U\bar{MV}_{[x]} = \frac{({}_{t-1}^U\bar{V}_{[x]} + {}^U\bar{V}_{[x]} + {}^UNP_{[x]+t})}{2}$$

Segmented Reserves

Net Valuation Premiums:

${}^SNP_{[x]}^1$ = Net Premium for Segment 1 (Years 1 through 30) for issue age x.

$${}^SNP_{[x]}^1 = \frac{\sum_{t=1}^{29} DB_{[x]+t} \cdot \bar{C}_{[x]+t}}{\sum_{t=1}^{29} \bar{D}_{[x]+t}}$$

$${}^SNP_{[x]+t}^{Ult} = \frac{\bar{C}_{[x]+t}}{D_{[x]+t}} \cdot DB_{[x]+t} ; \quad t > 30 \text{ and } t < 95 - x$$

$${}^SNP_{[x]+t}^{Ult} = \frac{DB_{[x]+t} \bar{C}_{[x]+t} + D_{[x]+t} \cdot {}_{95-x}CV_{[x]}}{D_{[x]+t}} ; \quad t = 95 - x$$

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
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Terminal Reserves:

$${}^S_t\bar{V}_{[x]} = PVFB_{[x]+t:30-t} - \frac{\sum_{s=t}^{29} {}^S NP_{[x]}^1 \bar{D}_{[x]+s}}{D_{[x]+t}}; \text{ for } t < 30$$

$${}^S_t\bar{V}_{[x]} = 0; \text{ for } t > 29$$

Basic Reserves:

$${}_t\bar{V}_{[x]}^{Basic} = MAX\{{}_t\bar{V}_{[x]}^U, {}^S_t\bar{V}_{[x]}\}$$

The basic reserve is the greater of the unitary reserve or the segmented reserve.

Mean Reserves:

$$\text{Mean Reserve in duration } t = {}^B_t\bar{MV}_{[x]} = \frac{({}_{t-1}\bar{V}_{[x]}^{Basic} + {}_t\bar{V}_{[x]}^{Basic} + {}^B NP_{[x]+t}^1)}{2}; \text{ for } t < 31$$

$${}^B_t\bar{MV}_{[x]} = \frac{{}^B NP_{[x]+t}^{Ult}}{2}; \text{ for } t > 30$$

Deficiency Reserves

For calculation of Deficiency Reserves, whenever the Net Premium is greater than the Gross Premium, the Gross Premium, including Policy Fee, is substituted for the calculated Net Premium.

Terminal Reserves:

$${}_tA_{[x]}^{Def} = PVFB_{[x]+t} - \frac{\sum_{s=t}^{29} MIN\{GP_{[x]+s}, {}^D NP_{[x]}^1\} \cdot \bar{D}_{[x]+s} + \sum_{s=30}^{95-[x]-t} MIN\{GP_{[x]+s}, {}^D NP_{[x]+s}^{Ult}\} \cdot \bar{D}_{[x]+s}}{D_{[x]+t}}; \text{ for } t < 30$$

$${}_tA_{[x]}^{Def} = 0; \text{ for } t > 29$$

$${}_t\bar{V}_{[x]}^{Def} = {}_tA_{[x]}^{Def} - {}_t\bar{V}_{[x]}^{Basic}$$

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
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Nonforfeiture Values:

Minimum Cash Values:

$$P_x = \frac{PVFB_{[x]}}{a_x}$$

Average Amount of Insurance (AAI)= Average Death Benefit During the First Ten Policy Years

$$AAI_x = \frac{\sum_{T=1}^{10} DB_{[x]+T-1}^{BOY}}{10}$$

Maximum Expense Allowance (Standard Nonforfeiture Law):

$$E_x = 1.25 \times \min(P_x, .04 \times AAI_x) + AAI_x \times .01$$

Adjusted Premium (Standard Nonforfeiture Law):

$$k_{Adj[x]} = \frac{PVFB_{[x]} + E_x}{PVGP_{[x]}}; \quad \text{Ratio of Adjusted to Gross Premiums.}$$

$$P_{[x]+t}^A = k_{Adj[x]} \times GP_{[x]+t}, \quad CV_{[x]+T}^{Min} = PVFB_{[x]+T} - k_{Adj[x]} \times PVGP_{[x]+T}$$

Extended Term Insurance Periods:

$$\text{Extended Term Insurance Period} = {}_T ETIP_x$$

To this period is y years and d days where y and d are defined as follows.

Find y such that $A_{X+T:y|}^1 < {}_T CV_x < A_{X+T:y+1|}^1$; once y is calculated

$$d = ({}_T CV_x - A_{X+T:y|}^1) * 365 / (A_{X+T:y+1|}^1 - A_{X+T:y|}^1) \text{ round to the next higher day.}$$

$${}_{T+K} CV_x^{ETI} = A_{X+T+K:y+d-K|}^1$$

Based on 2001 CSO male/female, smoker/nonsmoker age near birthday ultimate mortality at 5.00% Curtate functions

$${}_{T+K} V_x^{ETI} = \bar{A}_{X+T+K:y+d-K|}^1$$

Based on 2001 CSO male/female, smoker/nonsmoker age near birthday ultimate mortality at the maximum valuation interest rate continuous functions.

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Numerical Example:

Example: The following is for an Express Issue Term 30 \$100,000 policy issued to a male age 35 Non-Tobacco user. All values are expressed on a per 1000 basis. The Method for calculating the 5th year Mean Reserve will be demonstrated. Reserves are calculated using a 4.00% valuation rate. Cash Values are calculated using a 5.00% valuation rate.

Present Value of Future Gross Premiums

$$PVGP_{[35]} = \frac{\sum_{t=0}^{59} GP_{[35]+t} \bar{D}_{[35]+t}}{D_{[35]}} = \frac{53,109,607}{100,000} = 531.10$$

$$PVGP_{[35]+1} = \frac{\sum_{t=1}^{59} GP_{[35]+t} \bar{D}_{[35]+t}}{D_{[35]+1}} = \frac{52,797,832}{96,111} = 549.34$$

Present Value of Future Benefits

$$PVFB_{[35]} = \bar{A}_{[35]: 95-[35]}^1 = \frac{\sum_{t=0}^{94-[35]} DB_{[35]+t} \cdot \bar{C}_{[35]+t}}{D_{[35]}}$$

$$PVFB_{[35]} = \frac{19,451,853}{100,000} = 194.52$$

$$PVFB_{[35]+1} = \bar{A}_{[35]+1: 95-[35]+1}^1 = \frac{\sum_{t=0}^{94-[35]} DB_{[35]+t} \cdot \bar{C}_{[35]+t}}{D_{[35]+1}}$$

$$PVFB_{[35]+1} = \frac{19,408,028}{96,111} = 201.93$$

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Unitary Reserves

$$\bar{\alpha}_{[35]} = \frac{1000 \cdot \bar{C}_{[35]}}{D_{[35]}} = \frac{43,825}{100,000} = 0.44$$

$$k_{NL[35]} = \frac{PVFB_{[35]}}{PVGP_{[35]}} = \frac{194.52}{531.10} = 0.3663$$

$$k_{FPT[35]} = \frac{PVFB_{[35]+1}}{PVGP_{[35]+1}} = \frac{201.93}{549.34} = 0.3676$$

Compare $\bar{\alpha}_{[35]}$ to $k_{FPT[35]} * GP_{[35]+1}$; $\bar{\alpha}_{[35]} = 0.44$, $k_{FPT[35]} * GP_{[35]+1} = 0.3676 * 3.18 = 1.17$
 Since $\bar{\alpha}_{[35]} < k_{FPT[35]} * GP_{[35]+1}$ use Full Preliminary Term.

$${}^U NP_{[35]+5} = k_{FPT[35]} * GP_{[35]+5} = 0.3676 * 3.18 = 1.17$$

$${}^U \bar{V}_{[35]} = PVFB_{[35]+4} - \frac{\sum_{s=4}^{59} GP_{[35]+s} \bar{D}_{[35]+s}}{D_{[35]+4}} * k_{FPT[35]} = 225.48 - \frac{51,933,599}{85,270} * 0.3676 = 1.60$$

$${}^U \bar{V}_{[35]} = PVFB_{[35]+5} - \frac{\sum_{s=5}^{59} GP_{[35]+s} \bar{D}_{[35]+s}}{D_{[35]+5}} * k_{FPT[35]} = 233.82 - \frac{51,667,802}{81,920} * 0.3676 = 1.98$$

$${}^U \bar{MV}_{[35]} = \frac{({}^U \bar{V}_{[35]} + {}^U \bar{V}_{[35]} + {}^U NP_{[35]+5})}{2} = \frac{(1.60 + 1.98 + 1.17)}{2} = 2.37$$

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Segmented Reserve

$${}^sNP_{[35]}^1 = \frac{\sum_{t=1}^{29} 1000 \cdot \bar{C}_{[35]+t}}{\sum_{t=1}^{29} \bar{D}_{[35]+t}} = \frac{5,214,250}{1,625,916} = 3.21$$

$${}_4\bar{V}_{[35]} = PVFB_{[35]+4} - \frac{\sum_{s=4}^{29} {}^sNP_{[35]}^1 \bar{D}_{[35]+s}}{D_{[35]+4}} = 59.02 - \frac{4,342,690}{85,270} = 8.09$$

$${}_5\bar{V}_{[35]} = PVFB_{[35]+5} - \frac{\sum_{s=5}^{29} {}^sNP_{[35]}^1 \bar{D}_{[35]+s}}{D_{[35]+5}} = 60.55 - \frac{4,074,639}{81,920} = 10.82$$

Basic Reserve

$${}_4\bar{V}_{[35]}^{Basic} = MAX\{{}_4\bar{V}_{[35]}^U, {}_4\bar{V}_{[35]}^S\} = MAX\{1.60, 8.09\} = 8.09$$

$${}_5\bar{V}_{[35]}^{Basic} = MAX\{{}_5\bar{V}_{[35]}^U, {}_5\bar{V}_{[35]}^S\} = MAX\{1.98, 10.82\} = 10.82$$

Mean Reserves

$${}_5\overline{MV}_{[35]} = \frac{({}_4\bar{V}_{[35]}^{Basic} + {}_5\bar{V}_{[35]}^{Basic} + {}^sNP_{[35]}^1)}{2} = \frac{8.09 + 10.82 + 3.21}{2} = 11.06$$

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
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Deficiency Reserves

$${}^D NP_{[35]}^1 = \frac{\sum_{t=1}^{29} 1000 \cdot \bar{C}_{[35]+t}}{\sum_{t=1}^{29} \bar{D}_{[35]+t}} = \frac{5,214,250}{1,625,916} = 3.21$$

$${}_4 A_{[35]}^{Def} = PVFB_{[35]+4} - \frac{\sum_{s=4}^{29} \min\{GP_{[35]+s}, {}^B NP_{[35]}^1\} \cdot \bar{D}_{[35]+s} + \sum_{s=30}^{95-[35]-4} \min\{GP_{[35]+s}, {}^B NP_{[35]+s}^{Ult}\} \cdot \bar{D}_{[35]+s}}{D_{[35]+4}}$$

$$= 225.48 - \frac{18,536,469}{85,270} = 8.09$$

-

$${}_4 \bar{V}_{[35]}^{Def} = {}_4 A_{[35]}^{Def} - {}_4 \bar{V}_{[35]}^{Basic} = 8.09 - 8.09 = 0.00$$

$${}_5 A_{[35]}^{Def} = PVFB_{[35]+5} - \frac{\sum_{s=5}^{29} \min\{GP_{[35]+s}, {}^B NP_{[35]}^1\} \cdot \bar{D}_{[35]+s} + \sum_{s=30}^{95-[35]-4} \min\{GP_{[35]+s}, {}^B NP_{[35]+s}^{Ult}\} \cdot \bar{D}_{[35]+s}}{D_{[35]+5}}$$

$$= 233.82 - \frac{18,268,418}{81,920} = 10.82$$

$${}_5 \bar{V}_{[35]}^{Def} = {}_5 A_{[35]}^{Def} - {}_5 \bar{V}_{[35]}^{Basic} = 10.82 - 10.82 = 0.00$$

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
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Nonforfeiture Values

Guaranteed Minimum Cash Values:

$$\ddot{a}_{35} = \frac{N_{35}}{D_{35}} = \frac{18,018,045}{1,000,000} = 18.02$$

$$P_{35} = \frac{PVFB_{[35]}}{\ddot{a}_{35}} = \frac{139.50}{18.02} = 7.74$$

$$AAI_{35} = \frac{\sum_{T=1}^{10} T DB_{35}}{10} = \frac{1000 * 10}{10} = 1,000$$


$$\begin{aligned} E_{35} &= 1.25 \times \text{MIN}(P_{35}, .04 \times AAI_{35}) + AAI_{35} \times .01 \\ &= 1.25 \times \text{MIN}(7.74, .04 \times 1,000) + 1,000 \times .01 \\ &= 1.25 \times 7.74 + 10 = 19.68 \end{aligned}$$

$$P_{35}^A = \frac{PVFB_{[35]} + E_{35}}{PVGP_{[35]}} = \frac{139.50 + 19.68}{18.02} = 8.83$$

$$CV_{[35]+1}^{Min} = 145.52 - 8.83 \times 18.78 = -20.38 \Rightarrow 0$$

Extended Term Insurance Period:

$${}_1CV_{35} \Rightarrow y = d = 0$$


Kenneth L. Weingart, ASA, MAAA
United Home Life Insurance Company
Associate Actuary

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
FORM NO. 200-434 06/08

APPENDIX I

\$100,000 policy issued to a male age 35 Non-Tobacco

Policy Year	Death Benefit	Basic Reserve	Cash Value	Reserve Held
1	100,000	(2.71)	(20.38)	(2.71)
2	100,000	0.00	(21.18)	0.00
3	100,000	2.72	(22.08)	2.72
4	100,000	5.42	(23.11)	5.42
5	100,000	8.09	(24.27)	8.09
6	100,000	10.82	(25.59)	10.82
7	100,000	13.62	(27.10)	13.62
8	100,000	16.45	(28.84)	16.45
9	100,000	19.29	(30.85)	19.29
10	100,000	22.08	(33.17)	22.08
11	100,000	24.83	(35.85)	24.83
12	100,000	27.52	(38.90)	27.52
13	100,000	30.12	(42.36)	30.12
14	100,000	32.61	(46.15)	32.61
15	100,000	35.05	(50.31)	35.05
16	100,000	37.44	(54.94)	37.44
17	100,000	39.60	(60.10)	39.60
18	100,000	41.46	(65.93)	41.46
19	100,000	42.90	(72.51)	42.90
20	100,000	43.84	(80.00)	43.84
21	100,000	44.10	(88.60)	44.10
22	100,000	43.76	(98.38)	43.76
23	100,000	42.77	(109.48)	42.77
24	100,000	41.06	(121.89)	41.06
25	100,000	38.68	(135.79)	38.68
26	100,000	35.51	(151.46)	35.51
27	100,000	31.37	(169.24)	31.37
28	100,000	26.02	(189.56)	26.02
29	100,000	19.17	(212.82)	19.17
30	100,000	10.56	(239.36)	10.56

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
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APPENDIX II

Guaranteed Premiums per \$1000 first 30 years

Issue	Male		Female	
Age	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
20	2.27	4.52	1.67	2.99
21	2.27	4.52	1.67	2.99
22	2.27	4.52	1.67	2.99
23	2.27	4.52	1.67	2.99
24	2.27	4.52	1.67	2.99
25	2.27	4.52	1.67	2.99
26	2.35	4.70	1.75	3.15
27	2.43	4.88	1.83	3.32
28	2.51	5.06	1.91	3.49
29	2.60	5.24	1.99	3.66
30	2.69	5.43	2.06	3.82
31	2.79	5.72	2.20	4.07
32	2.93	5.89	2.27	4.24
33	3.01	6.06	2.35	4.42
34	3.10	6.24	2.43	4.60
35	3.18	6.41	2.52	4.79
36	3.48	7.07	2.70	5.18
37	3.80	7.77	2.88	5.60
38	4.15	8.56	3.08	6.07
39	4.54	9.42	3.30	6.57
40	4.97	10.36	3.53	7.12
41	5.45	11.42	3.78	7.73
42	5.96	12.60	4.05	8.38
43	6.54	13.88	4.34	9.10
44	7.16	15.31	4.65	9.88
45	7.85	16.89	4.99	10.70
46	8.64	18.64	5.41	11.51
47	9.52	20.56	5.85	12.42
48	10.49	22.70	6.34	13.34
49	11.54	25.06	6.88	14.37
50	12.72	27.64	7.46	15.48
51	15.07	32.75	8.82	18.34
52	17.88	38.87	10.42	21.77
53	21.22	46.12	12.30	25.83
54	25.15	54.67	14.51	30.62
55	29.83	64.85	17.13	36.32

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
FORM NO. 200-434 06/08

APPENDIX III

ART Premiums per \$1000 for durations greater than 30

Attained <u>Age</u>	Male <u>Non-Tobacco</u>	Male <u>Tobacco</u>	Female <u>Non-Tobacco</u>	Female <u>Tobacco</u>
50	14.17	29.53	13.21	25.91
51	15.34	32.20	14.09	27.54
52	16.68	35.11	15.11	29.40
53	18.21	38.28	16.25	31.50
54	19.91	42.13	17.40	33.60
55	21.78	45.93	18.61	35.77
56	23.83	50.08	19.83	37.90
57	25.98	54.60	21.03	39.87
58	28.32	58.98	22.14	41.65
59	30.92	63.71	23.39	43.52
60	33.80	68.82	24.87	45.77
61	36.98	75.03	26.72	48.65
62	40.63	81.79	29.03	52.42
63	44.73	89.16	31.88	57.02
64	49.29	97.19	35.10	62.11
65	54.28	105.95	38.55	67.73
66	59.58	115.50	42.21	73.17
67	65.26	124.75	45.86	78.75
68	71.28	134.74	49.46	83.77
69	77.87	145.53	53.41	89.24
70	85.27	157.18	58.04	95.67
71	94.97	169.76	63.70	103.90
72	104.75	185.05	70.64	114.01

UNITED HOME LIFE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
EXPRESS ISSUE TERM 30 TERM TO AGE 95
FORM NO. 200-434 06/08

APPENDIX III

ART Premiums per \$1000 for durations greater than 30 (continued)

Attained	Male	Male	Female	Female
<u>Age</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>	<u>Non-Tobacco</u>	<u>Tobacco</u>
73	115.74	201.71	78.93	126.02
74	127.96	219.88	88.42	139.66
75	140.91	239.68	99.06	154.67
76	154.51	258.87	110.61	170.64
77	168.60	279.59	122.85	187.15
78	183.00	299.17	135.77	204.08
79	198.09	320.12	149.79	222.05
80	267.18	342.54	165.62	242.04
81	289.56	366.53	183.71	264.60
82	313.76	392.20	204.43	290.09
83	339.92	419.66	227.88	319.39
84	368.22	449.05	253.60	352.78
85	398.81	480.49	281.47	385.87
86	431.87	514.13	310.87	422.83
87	467.61	550.13	341.93	458.07
88	506.24	588.65	374.22	497.19
89	547.99	629.87	408.24	534.43
90	593.09	673.97	443.88	576.14
91	641.83	721.16	481.86	620.07
92	694.49	771.65	523.84	668.31
93	751.37	825.68	573.12	724.97
94	828.00	900.00	636.78	801.77

<i>SERFF Tracking Number:</i>	<i>UFFL-125605755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Home Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38727</i>
<i>Company Tracking Number:</i>	<i>200-434 6-08</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>200-434 6-08</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Express Issue Term 30 Policy Specifications	04/16/2008	200-434 Policy Specification - AR.doc

<i>SERFF Tracking Number:</i>	<i>UFFL-125605755</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United Home Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38727</i>
<i>Company Tracking Number:</i>	<i>200-434 6-08</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.213 Specified Age or Duration - Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>200-434 6-08</i>		
<i>Project Name/Number:</i>	<i>/</i>		

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